Adjustment Programs in British Columbia

An Inventory

Prepared for:

BC Ministry of Aboriginal Affairs
Victoria, BC

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1.0 Introduction

The purpose of the study is to construct an inventory of existing federal and provincial adjustment programs in British Columbia and any programs specific to Northwest BC.

The study also profiles two former programs that offer "lessons learned" for future program design (the Program for Older Worker Adjustment and the Forest Worker Transition Program), and identifies regional delivery agencies in Northwest BC. These two tasks lie outside our formal terms of Reference, but we include them in order to provide a more complete picture of adjustment service delivery and experience.

The study does not address straight strictly income support programs such as federal Employment Insurance (EI) or provincial Income Assistance (IA) payments.

1.1 Approach and Methodology

The study involved assembling available secondary information and conducting interviews. We augmented our extensive work in resource community transition over the past five years with an Internet search, literature review and selected telephone interviews. We spoke with more than 25 government personnel (federal, provincial, municipal) and community service providers over the five week study, including several in Prince Rupert and Terrace.

We summarize each adjustment program in a consistent format detailing organization, contact, purpose, eligibility criteria, type of assistance, etc. (see Appendix A). Given the nature of the regional economy in Northwest BC, programs with a forestry or fisheries focus are identified by sector.

The study captures the major adjustment programs and service delivery partners as of June 2000. The BC Ministry of Aboriginal Affairs may wish to update the program inventory at some future date. This study provides a template for updating.

1.2 Report Outline

Initially, we outline recent developments in government adjustment programs and service. This comprises the first of the remaining two sections of the report.

Section	Subject
2	Evolution of Adjustment Programs
3	Existing Government Programs

The bulk of the report, by design, are the four appendices:

A. A snapshot of each existing government adjustment program;

B. A profile of two former government adjustment programs;

C. A description of service delivery agents in Terrace; and

D. A description of service delivery agents in Prince Rupert.

The descriptions of each program and agency provide leads/contact points for more detailed information where appropriate.

2.0 The Evolution of Adjustment Programs

Traditionally the federal government, through Human Resources Development Canada (HRDC), has taken the lead in the provision of adjustment programs for workers displaced due to market changes, technological obsolescence, resource declines, and the like.

2.1 Changes in Programs and Initiatives

Over the past five years, several changes have occurred in government programs and priorities.

UI Changes - in July 1996, the Unemployment Insurance (UI) system was overhauled into the new Employment Insurance (EI) system. One impact of the change was the greater difficulty that seasonal workers faced in accessing EI benefits.

Devolution to the Province - the federal government entered into negotiations with the province to devolve or to co-manage the delivery of Employment Benefit and Support Measures (EBSM) such as training purchases, employment assistance services, etc. The details of the second phase of the federal provincial Labour Market Development Agreement or LMDA continue to be negotiated (the first phase, co-management, was implemented in July 1997).

Downsizing of HRCC Offices - in a process that spanned several years, many regional HRDC field offices (called Human Resource Centres of Canada or HRCCs) downsized or closed. The remaining HRCCs are contracting with more service providers to handle case management.

Parallel Delivery for Aboriginal People - the 1996 Regional Bilateral Agreement (RBA) process provided parallel delivery of HRDC programs for aboriginal people through aboriginal-run organizations or RBAs. Individual Band Councils thereafter dealt with RBAs rather than individual HRDC offices for human resource funding as was the case under the previous Pathways model. The parallel delivery model has evolved further with the RBAs being replaced by a similar, but more comprehensive Aboriginal Human Resource Development Agreement (AHRDA) in 1999/2000.

Move Toward Active Measures - HRDC is changing its delivery emphasis towards "active" measures, such as retraining that make substantial change to the individual, and away from "passive" measures, such as short term job creation measures that serve primarily as income support. There is also a greater focus today on individual interventions or service, and less focus on group projects.

The relationships among the federal government, the provincial government and community agencies in adjustment service delivery continue to evolve today as the LMDA proceeds. The LMDA primarily affects BC Benefits participants, those on Income Assistance (IA), taking part in Employment Services. Whether a person is on federally-funded Employment Insurance (EI) or on provincially-funded BC Benefits, the path to employment today could consist of the same steps.

2.2 Existing HRDC Programs

Today, HRDC programs for workers fall primarily under six categories:

Employment Assistance Services (EAS) – helps clients prepare for, find, get and keep jobs. Services include counselling, job search strategies, finding resources for education upgrading and training, and helping clients to develop and commit to an action plan (Return to Work Action Plans or RTWAPs).

Local Labour Market Partnerships (LLMP) – entails working with community partners to develop local labour market adjustment strategies for distressed communities. The strategies assemble local expertise to address solutions.

Training/Skill Development (SD) – provides financial assistance for tuition and living expenses for displaced workers to take education upgrading or training courses to obtain skills for alternative employment. The assistance is normally negotiated and cost-shared with the applicant.

Self-Employment Assistance (SE) – helps individuals to start their own businesses. The SE program is delivered by local delivery agents having expertise in business development. Services include selecting suitable clients, and providing advice as clients develop their business plans.

Targeted Wage Subsidies (TWS) – assist unemployed individuals in obtaining skills and experience by providing a subsidy to employers who will provide work experience and employment. The program encourages employers to hire individuals whom they would not likely hire in the absence of a subsidy.

Job Creation Projects (JCP) – provide transitional employment opportunities for the unemployed in communities affected by economic downturn. Short-term job creation can enhance long term client employability and benefit the community (community beautification, infrastructure, etc.)

The above programs are funded from the federal Consolidated Revenue Fund or CRF (so-called "Part II" dollars) as rather than the EI fund ("Part I" dollars), the source for EI benefit payments.

HRDC also can fund special initiatives on a one-time basis. For example, the three year Fisheries Restructuring Adjustment Measures (FRAM) initiative provides increased access to the above HRDC programs to those fisheries workers who had not been eligible for EI during the past three years i.e. non-reachback clients.

Most provincial government initiatives on employment counselling, training, etc. are directed at BC Benefits clients (those not eligible for federal EI or federal adjustment programs). However, the BC government has launched retraining and adjustment initiatives for displaced forest workers.

3.0 Existing Adjustment Programs

Both the federal and provincial government offer a wide array of adjustment programs and assistance, and contract with several community agencies to deliver these programs. This section outlines the key adjustment programs in British Columbia and their delivery agencies in the Terrace and Prince Rupert areas.

3.1 A Wide Array of Programs.

There are a wide array of federal and provincial government adjustment programs in British Columbia. Exhibit I lists twenty-four (24) programs by their client and industrial sector focus (Appendix A provides details on each individual program).

- 7 programs have a focus on the individual e.g. employment counseling or training;
- 17 have a business focus e.g. business loans; and
- 10 have a community or group focus e.g. building community capacity or infrastructure.

Some programs have more than one focus.

Note however that the individual-business-community distinction is somewhat artificial. All these client groups are intertwined. An individual who finds work helps not only him or herself, but also the business of employment and the broader community.

The majority of the 24 programs analyzed do not have a specific industry focus. However, five programs have a forestry sector focus and three have a fishery industry focus.

The 24 adjustment programs are funded by the federal and provincial government – 12 primarily by the federal government alone, 9 primarily by the provincial government alone and 3 by both levels of governments.

3.2 Service Delivery in Terrace and Prince Rupert

The senior levels of government partner with community agencies for service delivery of transition programs. For example, the Forest Worker Re-Employment Program of Forest Renewal BC contracts with Interconnect of Terrace and the North Coast Community Skills Centre in Prince Rupert.

Within each community, there is no lead agency for delivery of adjustment programs as the needs of individuals, businesses and community groups can be quite different and each agency has a specific mandate. Service organizations strive to avoid duplication of service and refer clients with needs outside their mandate to the appropriate organizations.

One difference between the two communities is the role and stature of the Community Futures Development Corporations (CFDCs). The Terrace CFDC is well-established and offers a wide range of programs and services. The Prince Rupert CFDC was only launched in the last year and is just developing its service base.

There are also linkages between Terrace and Prince Rupert in that, in some cases, one organization provides service to both communities. For example, TRICORP serves as an Aboriginal Capital Corporation and an Aboriginal Business Canada delivery agent for a broad region encompassing both Terrace and Prince Rupert.

Terrace Service Delivery

There are five (5) key service delivery agents in Terrace, namely:

- Community Futures Development Corporation of 16/37;
- Interconnect;
- Northwest Training Ltd.;
- Skeena Native Development Society; and
- Terrace & District Community Services Society.

Prince Rupert Service Delivery

There are six (6) key service delivery agents in Prince Rupert, namely:

- Community Futures Development Corporation of Pacific Northwest;
- Edge Youth Society;
- Hecate Strait Employment Development Society;
- North Coast Community Skills Centre;
- Northwest Community College; and
- TRICORP.

The HRDC regional office is in Terrace. The HRDC office in Prince Rupert reports to the Terrace office.

Exhibit 1: Listing of Current Adjustment Programs in BC

Program			Client Focus			Sector Focus		
			Ind	Bus	Comm	For	Fish	General
1.	ABC	Aboriginal Business Canada *f*		X				X
2.	AHRDA	Aboriginal Human Resource Dev. Agreements *f*	X	X	X			X
3.	CEAI	Community Economic Adjustment Initiative *f*		X	X		X	
4.	CE	Community Enterprise Program *p*			X			X
5.	CFPP	Community Forest Pilot Projects *p*		X	X	X		
6.	CFDC	Community Futures Development Corp. *f*		X	X			X
7.	FCF	First Citizens Fund *p*		X				X
8.	FLLF	Fisheries Legacy Loan Fund *f*		X			X	
9.	FDD	Fisheries Renewal BC – Dev. & Diversification *p*		X			X	
10.	FCBL	Forest Community Business Loans Programs *p*		X		X		
11.	FCED	Forest Community Economic Development *p*			X	X		
12.	FWRS	Forest Worker Re-employment Service *p*	X			X		
13.	EAS	HRDC – Employment Assessment Service *f*	X					X
14.	JCP	HRDC – Job Creation Partnerships *f*		X	X			X
15.	LLMP	HRDC – Local Labour Market Partnerships *f*	X	X	X			X
16.	SE	HRDC – Self Employment *f*	X					X
17.	SD	HRDC – Skill Development/Training *f,p*	X					X
18.	TWS	HRDC – Targeted Wage Subsidy *f*	X	X				X
19.	IAS	Industrial Adjustment Service *f,p*		X	X			X
20.	JPC	Job Protection Commission *p*		X				X
21.	OWPP	Older Worker Pilot Projects *f,p*			X			X
22.	SBFEP	Small Business Forest Enterprise Program *p*		X		X		
23.	WD	Western Diversification Loans *f*		X				X
24.	WEI	Women's Enterprise Initiative *f*		X				X

Primary Funding: *f* - federal
p - provincial

Legend: Ind - Individual; Bus - Business; Comm - Community or Group; For - Forestry; Fish - Fisheries

Appendix A

Active Adjustment Programs

Program #1	Aboriginal Business Canada (ABC)
Contact Name	Greg Hazel or Barb Main TRICORP 217 3rd Avenue West Prince Rupert, BC V8J 1L2
Telephone **Fax** **E-mail** **Website**	1-250-624-3535 or toll free 1-800-665-3201 1-250-624-3883 tricorp@rapidnet.bc.ca www.tricorp.ca
Purpose	Aboriginal Business Canada provides business services and support to Canadian aboriginal people. It offers support and assistance for: • innovation and technologies activities, • aboriginal cultural tourism and eco-tourism businesses, • youth entrepreneurship, and • expanding markets and trade opportunities.
Who Qualifies	Canadian status and non-status Indians, Inuit, and Metis individuals, associations, partnerships, or other legal entities, on or off reserve are eligible for assistance. In general, majority Aboriginal ownership is required although exceptions may be made for joint ventures. Youth entrepreneurs must be between the ages of 18 and 29. In a partnership, the youth entrepreneur must be the majority owner.
Type of Assistance	Aboriginal Business Canada can provide contributions of up to 60% of eligible capital and operating costs, although in most cases, the contribution is less. Up to 75% of the eligible costs of business planning and business support requirements is available. The maximum ABC contribution is $75,000. Generally, contributions to commercial enterprises less than $75,000 are non-repayable. Clients are expected to provide a minimum of 15% cash equity (10% for youth entrepreneurs) of the eligible costs of the proposed venture. Aboriginal Business Canada can also assist with the development of Aboriginal and Aboriginal youth-owned businesses with business planning and other services.
Application Process	Contact the Aboriginal Business Canada office in Vancouver. Aboriginal Business Canada also works with aboriginal business organisations called "external delivery offices" to deliver its offices. In BC, the external delivery offices are TRICORP, based in Prince Rupert (see separate program listing), and the Nuu-chah-nulth Economic Development Corporation, based in Port Alberni.
Deadline(s)	Applications are accepted at any time.
Project Selection Criteria	Proposals are assessed on the basis of commercial viability and merits. Clients are expected to be actively involved in running the business and the business must demonstrate that it can support an appropriate salary.

For More Information

Contact:
Aboriginal Business Canada
Industry Canada
21st Floor, 200 West Georgia Street
Vancouver, BC V6B 6E2
Tel: 1-604-666-3871
Fax: 1-604-666-0238
E-mail: abc.vancouver@ic.gc.ca
Website: www.abc.gc.ca

Date: June 20, 2000

Program #2	Aboriginal Human Resources Development Agreements (AHRDA)
Organisation/Agency	Human Resources Development Canada and various regional Aboriginal Management Boards (including in Skeena, the Pacific Northwest Employment Training and Development Society)
Local Delivery Agent	Clarence Nyce, Manager & CEO or Phyllis Adams, Administrative Assistant Pacific Northwest Employment Training and Development Society Skeena Native Development Society PO Box 418 Terrace, BC V8G 4B2
Telephone **Fax** **E-mail** **Website**	1-250-635-8730 1-250-635-1414 csamb@kermode.net
Purpose	The AHRDAs comprise a major part of the federal government's Aboriginal Human Resources Development Strategy (AHRDS) designed to help aboriginal people prepare for, obtain, and keep jobs. Each AHRDA between the regional Aboriginal Management Board (AMB) and HRDC outlines specific terms and conditions through which the aboriginal community can access federal funding to design and deliver employment programs and services that are best suited to local needs. AHRDAs require that each community account for the results of its program spending.
Who Qualifies	Projects put forward by aboriginal groups or organisations to the regional Aboriginal Management Board (AMB) that are deemed to meet the criteria outlined in the regional AHRDA. Aboriginal people include those living on-reserve, off-reserve, and/or in urban and rural areas. Decisions as to what programs or projects to fund is at the discretion of the regional AMB. (Individual aboriginal people may also access mainstream HRDC programs.)
Program Term	Five years 1999/00 to 2003/04
Funding Amount & Sources	HRDC funding of $53 million per year in total for the 13 AHRDAs in BC (11) and the Yukon (2)
Type of Assistance	Determined by the Pacific Northwest Employment Training and Development Society which is the Aboriginal Management Board (AMB) in the Skeena region, having signed the AHRDA with HRDC.
Application Process	Contact the regional AMB
Relationship to Other Programs	AHRDAs are the successors to the Regional Bilateral Agreements (RBAs). The two are similar but the AHRDAs are more flexible and serve both on-reserve and off-reserve and both rural and urban aboriginal people. In addition, the AHRDAs enable the federal government to offer a wider range of programs to youth, the disabled, and those in need of child care funding.

For More Information Gerry Kowalenko
HRDC Aboriginal Transition Team
15th Floor, 300 West Georgia Street
Vancouver, BC V9B 6G3
Tel: 1-604-666-5955 or Fax: 1-604-666-1042

Date: June 20, 2000

Program #3	Community Economic Adjustment Initiative (CEAI)	
Organisation/Agency	Western Economic Diversification (WED)	
Local Delivery Agent(s)	Maynard Angus, Manager CFDC Pacific Northwest 200-515 Third Avenue West Prince Rupert BC V8J 1L9	Joe Whitney, Manager CFDC 16/37 204-4630 Lazelle Avenue Terrace, BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-622-2332 1-250-622-2334 cfdcpnw@citytel.net	1-250-635-5449 1-250-635-2698 1637cfdc@kermode.net www.kermode.net/1637cfdc
Purpose	Under the $400 million federal salmon industry and restructuring adjustment program, the CEAI program was announced in January 1999. The purpose of the CEAI is to fund projects in communities affected by the downturn in the salmon fishery that :1) have "demonstrable community support", 2) are long-term strategic investments, and 3) provide community transition from the salmon fishery to alternative and sustainable economic activities.	
Who Qualifies	Projects should be consistent with the broad program purpose. Non-profit entities, private businesses, proprietorships, industry associations and local governments may apply. Projects submitted by federal and provincial governments are not eligible. However, their participation in partnership with qualified applicants is desirable. Projects in metropolitan Vancouver and Victoria are not eligible. "Demonstrable community support" can include: • participation by way of a financial contribution, • written support by local community groups, • a band council resolution (BCR) in support of proposals on Aboriginal land, and • an endorsement by a municipal council or other regional level of government.	
Project Term	Three years, from 1998/99 to 2000/01	
Funding Amount & Sources	$20.3 million by the federal government over three years 1998/99 to 2000/01 (this amount excludes $4.7 million that goes directly to CFDCs to provide outreach and information services, and to implement delivery of adjustment services at the local level).	
Type of Assistance	The program provides assistance in the form of grants up to a maximum of $250,000. Funds may be either repayable or non-repayable. Generally, funds to commercial projects with profit motives, including projects by non-profit organisations or bands/tribal councils, are repayable.	

Application Process	The application process is a two-step process. The first step requires applicants to submit a two page proposal to their local CFDC. If the proposal is considered to meet the guiding principles and falls within the investment criteria, the applicant is then invited to develop a full business or project plan for consideration by the local CFDC. The Project Steering Committee reviews projects recommended by the thirteen coastal CFDCs. Presently, the committee consists of eighteen individuals from the Union of BC Municipalities (4), First Nations (4), Community Futures (4), the federal government (4), and the provincial Fisheries Renewal BC (2).
Deadline(s)	The Project Steering Committee meets four times a year. Projects must be recommended by the CFDC 14 days prior to the published meeting date in order to be considered at the Steering Committee meeting. (CFDCs may establish earlier deadlines for more complex projects.)
Project Selection Criteria	How well applicants and their projects meet the following guidelines or criteria will be evaluated by the Project Steering Committee: • helps diversify the local economy • has tangible job creation and other benefits • leads to sustainable development • has community support • leverages other (private or public) funding • is not eligible for funding under an existing program Priority is given to projects which have the greatest opportunity to leverage funding from other sources. Funding levels are applied on a case-by-case basis to retain flexibility in addressing needs, especially those of very small remote communities where access to other financial contributions may be limited.
Sample Projects	• Restoration of 'Ksan Historical Village and Museum in Hazelton • Humpback Bay Oyster Project in Prince Rupert • Northcoast Biotoxin and Water Quality Program in Prince Rupert
For More Information	See the WED publication, *Networks: Coastal Community Economic Adjustment in BC;* or contact: George Lerchs, Regional Fisheries Coordinator Community Futures Development Association of BC 1607-1166 Alberni Street Vancouver, BC V6E 3L3 Tel: 1-604-683-5770 Fax: 1-604-681-9369 e-mail: bajoreef@telus.net

Date: June 20, 2000

Program #4	Community Enterprise (CE)
Organisation/Agency	BC Ministry of Community Development, Cooperatives and Volunteers.
Contact Name	Community Enterprise Development BC Ministry of Community Development, Cooperatives and Volunteers PO Box 9915 Stn Prov Govt 221 Market Square, 560 Johnson Street Victoria, BC V8W 9R1
Telephone **Fax** **E-mail** **Website**	toll-free 1-877-777-1513 1-250-356-9467 cdcv@gems4.gov.bc.ca www.cdcv.gov.bc.ca/ComEnterprise
Purpose	The goal of the Community Enterprise program is to encourage greater economic diversification in coastal and rural resource -based communities. The main components Community Enterprise are: Community and Cooperative Business Development (CCBD), Community Capacity Building (CCB), and Community Venture Capital (CVC). The CCBD component is a designed to help coastal, rural and resource-based communities implement economic diversification projects by providing financial assistance to encourage the creation and growth of new enterprises. The purpose of the CCB pilot projects is to generate work and sustainable income for individuals in marginalised groups in communities experiencing economic hardship through micro-enterprise or cooperative community-based projects. The CVC is designed to encourage investment in small businesses by providing provincial investors with a 30% refundable tax credit. Investments are made through the Community Venture Capital Corporation.
Who Qualifies	The Community Enterprise program is designed for communities outside the Vancouver and Victoria areas: Local governments, First nations, and federally- and provincially-registered societies in areas that are able to demonstrate economic hardship may apply for funding from the CCBD. Groups of adjoining communities are expected to collaborate and submit joint applications for larger projects. Community-based agencies registered under the Society Act or incorporated as non-profit cooperatives are eligible for funding under the CCB pilot projects program. Support from at least one other community-based organisation as well as the local or regional government or Tribal Council are also required. To be eligible for equity financing from the CVC, businesses must have 75 or fewer employees, pay at least 75% of wages and salaries to employees who are BC residents (50% for export businesses), and be engaged in an activity that promotes diversification (e.g., tourism, manufacturing, research and development, or aquaculture).
Program Term	Ongoing

Type of Assistance	Under the CCBD, matching contributions of up to $100,000 per project are available. Activities eligible for funding are: Business Opportunity Identification, Business Analysis and Planning, Cooperative Business Development, and Project Implementation Management. The maximum funding for each activity will not normally exceed $50,000 annually for each The CCB makes contributions of up to $50,000 for pilot projects supported by the voluntary sector, that generate work and sustainable income for individuals from marginalised groups. There are two areas of focus: 1) micro-enterprises, cooperatives, and self-employment initiatives, and 2) micro-credit loan funds and promotion of community investment and increased access to capital. CVC funds range from $50,000 to $3 million and can be used for capital expenditures and working capital
Application Process	Application forms for Community Enterprise programs are available from Government Agents, local MLA offices, and on the Community Enterprise website. The CCB has a two-part application process with expressions of interest that were due December 31, 1999, to be followed by requests for program participation after initial review.
Deadline(s)	Applications for the CCBD and CVC are accepted at any time. CCBD activities must be competed prior to the end of the fiscal year (March 31).
Project Selection Criteria	CCBD applications are assessed according to several criteria: community economic hardship, ability of the project to strengthen and diversify the economy, opportunity for commercial success, partnerships, the number and type of new jobs created, etc. Priority is given to proposals demonstrating that the community is in economic hardship and/or has higher than BC average dependency on resource (fish, forest, agriculture, mining) sector Proposals for the CCB are evaluated on several criteria including; does the program sponsor represent marginalised groups/individuals, is the region in economic-hardship, is the employment sustainable, are participants empowered to make their own decisions, does the project build on best practices, is there multi-sector involvement from the community, etc.
For More Information	Contact the Community Enterprise office or website. Information on the Community Venture Capital program is also available at: Community Venture Capital Program Business Equity Branch Ministry of Small Business, Tourism, and Culture PO Box 9800, Stn Prov Govt 4th Floor, 1405 Douglas Street Victoria, BC V8W 9W1 Tel: 1-250-387-0225 or toll-free 1-800-665-6597 Fax: 1-250-387-1080

Date: June 20, 2000

Program #5	Community Forest Pilot Project (CFPP)
Organisation/Agency	BC Ministry of Forests
Contact Name	Kelly Finck, Project Leader Community Forest Pilot Project Ministry of Forests 3rd Floor, 1450 Government Street Victoria, BC V8W 3E7
Telephone **Fax** **E-mail** **Website**	1-250-387-8315 1-250-387-6445 www.for.gov.bc.ca/pab/jobs/community
Purpose	Under the Jobs and Timber Accord and BC's Forest Action Plan, the provincial government committed to design and pilot a new community forest tenure to increase the direct participation of communities and First Nations in the management of local forests and to create sustainable jobs. The new tenure will enable communities to manage local forests for timber and non-timber forest products. Tenure holders may also explore opportunities for managing for other resources such as recreation, education, and cultural heritage. A Community Forest Advisory Committee (CFAC), composed of representatives from communities, First Nations, environmental groups, academia, and the forest industry, guided the development and creation of the tenure and identified criteria for the evaluation of proposals.
Who Qualifies	In September 1998, municipalities, regional districts, First Nations, corporations, societies, co operatives, and partnerships were invited to apply for a community forest pilot agreement. The Ministry of Forests received 27 proposals for pilot agreements, of which seven were selected to test a variety of administrative and management models. Geographic representation and other socio-economic issues were considered.
Program Term	The pilot agreements have terms of five years with provisions for extension or replacement with long-term community forest agreements of 25 to 99 years if the pilot programs are successful.
Type of Assistance	Community forest pilots can be awarded by the Minister of Forests. Agreements will be area-based with the size determined by available resources and community objectives. The main portion of the land base will be Crown land. However, municipal, reserve, and private land can be co-managed as part of the community forest pilot agreement.
Application Process	Proposals required submission of a preliminary forest management plan, a business plan, and documentation of public support and awareness.
Deadline(s)	The Ministry of Forests is not requesting new proposals for community forest pilots at this time.

Project Selection Criteria	A sub-committee of the CFAC evaluated the proposals including criteria that included community involvement, administrative authority and structure, as well as stewardship and management objectives. The evaluations were used in the selection by the Minister of Forests.

Date: June 20, 2000

Program #6	Community Futures Development Corporations (CFDC)	
Organisation/Agency	Western Economic Diversification Canada and other partners	
Local Delivery Agent(s)	Maynard Angus, Manager CFDC Pacific Northwest 200-515 Third Avenue West Prince Rupert BC V8J 1L9	Joe Whitney, Manager CFDC 16/37 204-4630 Laze3lle Avenue Terrace, BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-622-2332 1-250-622-2334 cfdcpnw@citytel.net	1-250-635-5449 1-250-635-2698 1637cfdc@kermode.net www.kermode.net/1637cfdc
Purpose	Community Futures Development Corporations (CFDCs) operate in rural (non-metropolitan) areas of Western Canada to promote community economic development and to provide counselling and financing for small businesses. CFDCs are independent, non-profit corporations run by volunteer Boards of Directors and supported by salaried staff. There are 34 CFDCs operating in BC.	
Who Qualifies	Businesses (new and existing) and communities that lie within a CFDC service area (rural) are eligible for assistance. Businesses seeking financing are expected to contribute to local economic growth.	
Program Term	On-going	
Type of Assistance	CFDCs offer: help in assessing, planning, and implementing development strategies; business counselling, planning, and information services; and access to business loans. Loan amounts of up to $125,000 are approved by the CFDC Board of Directors. Loans are fully repayable and are negotiated at competitive interest rates. Individual CFDCs offer services and loan programs that are tailored to the needs of the service area.	
Application Process	Contact the local CFDC.	
Deadline(s)	Applications can be submitted at any time.	
Project Selection Criteria	Loan applications are assessed by each CFDC's volunteer Board of Directors.	
Relationship to Other Programs	In addition to general loans, CFDCs have access to several specialised programs to target segments of the BC population. These programs include: Community Investment Loan Fund, Entrepreneurs with Disabilities Program, Fisheries Legacy Trust, Forest Communities Business Program, Self-Employment Program, and Western Youth Entrepreneur Program.	

For More Information

See the Community Futures website: www.communityfutures.ca
or contact WD:

Western Economic Diversification Canada
700-601 West Hastings Street
Vancouver, BC V6B 5G9
Tel: 1-604-666-6256 or toll-free 1-888-338-9378
Fax: 1-604-666-2353

Date: June 20, 2000

Program #7	First Citizen's Fund (FCF), Business Loan Program
Organisation/Agency	BC Ministry of Aboriginal Affairs
Local Delivery Agent(s)	TRICORP 217 3rd Avenue West Prince Rupert, BC V8J 1L2
Telephone **Fax** **E-mail** **Website**	1-250-624-3535 or toll free 1-800-665-3201 1-250-624-3883 tricorp@rapidnet.bc.ca www.tricorp.ca
Purpose	The First Citizen's Fund of $25 million established in 1969 by the Government of BC. The interest earned on the fund is dedicated to enhancing social, educational, and economic development opportunities for North American aboriginal people (status, non-status, Metis, and Inuit) who normally reside in BC. The objective of the business loan program is to support aboriginal economic development through the enhancement of aboriginal business management skills and the creation and expansion of aboriginal businesses and employment opportunities.
Who Qualifies	Individuals or groups of individuals of North American aboriginal ancestry who are BC residents and businesses and organisations at least 51% owned and operated by people of North American aboriginal ancestry who are BC residents are eligible to apply for loans. Businesses may be sole proprietorships, partnerships, registered companies, or joint-ventures.
Program Term	On-going
Funding Amount & Sources	A total of $3.96 million in loans are available for BC in the 2000/01 fiscal year. Funding comes from interest earned on the Fund.
Type of Assistance	The maximum loan is $75,000, of which 40% can be forgiven by the Fund. This contribution is disbursed in instalments on a pro-rata basis over the term of the loan. Terms vary from between 2 and 10 years with a 5 year limit on funds for working capital. Interest rates vary from 1% to 5% above prime depending on project risk. Loans are not available for revolving lines of credit or for refinancing of existing businesses. A 2% borrowers fee is charged on all loans to provide advisory services to borrowers.
Application Process	Contact TRICORP. (TRICORP is a subcontractor for the All Nations Trust Company in Kamloops which currently administers the loans program for the BC Ministry of Aboriginal Affairs.)
Deadline(s)	Applications are accepted at any time.
Project Selection Criteria	Applications are reviewed for business viability, loan security, client history, and equity participation. Applicants may be required to show why alternative funding is not available through normal commercial or other funding programs.

Relationship to Other Programs	In addition to the business loan program, the First Citizen's Fund offers a student bursary program (see program listing). In addition, the Fund offers assistance to Friendship Centres and funding to elders for transportation costs for workshops and conferences.

Date: June 20, 2000

Program #8	Fisheries Legacy Loan Fund (FLLF)
Organisation/Agency	Fisheries and Oceans Canada and Community Futures
Contact Name	George Lerchs, Regional Fisheries Coordinator Community Futures Development Association of BC 1607-1166 Alberni Street Vancouver, BC V6E 3L3
Telephone **Fax** **E-mail** **Website**	1-604-683-5770 1-604-681-9369 cfadbc@telus.net www.communityfutures.ca/provincial/bc/fishing
Purpose	The Fisheries Legacy Loan Fund, administered by the 13 coastal CFDCs in BC, helps to provide communities with capital to make investments in fisheries-related commercial ventures. The Fund is designed to address financing needs of fishing-related businesses that have difficulty obtaining loans from commercial institutions and was established as part of the $400 million federal salmon industry restructuring and adjustment program.
Who Qualifies	Fishermen who are looking to start a new business or to expand an existing business that will develop and diversify the fishery, and fishermen who are developing new business opportunities outside the fishing industry are eligible.
Funding Amount & Sources	The Fund was started with a $10 million contribution from Fisheries and Oceans Canada in 1998 with an additional monies raised since then.
Type of Assistance	The FLLF provides loans of up to $125,000. Loan guarantees and equity are also available. .
Relationship to Other Programs	In addition to the fisheries legacy loan fund, CFDCs have access to several specialised programs to target segments of the BC population. These programs include: Community Investment Loan Fund, Entrepreneurs with Disabilities Program, Forest Communities Business Program, Self-Employment Program, and Western Youth Entrepreneur Program. Contact the local CFDC.

Date: June 20, 2000

Program #9	Fisheries Renewal BC - Development and Diversification Program (FDD)
Organisation/Agency	Fisheries Renewal BC
Contact Name	Phil Young Fisheries Renewal BC 405-960 Quayside Drive New Westminster BC V3M 6G2
Telephone **Fax** **E-mail** **Website**	1-604-660-0939 or toll-free 1-888-467-3639 1-604-660-0938 mail@fishrenewal.gov.bc.ca www.fishrenewal.gov.bc.ca
Purpose	Under this program, Fisheries Renewal BC funds projects that develop and diversify the provincial seafood, recreational, and aboriginal fisheries to create more jobs, more year-round work, and higher-value products and services.
Who Qualifies	The program funds partnership-based, cost-shared initiatives that: investigate and develop business opportunities, create and expand jobs, provide training for fisheries workers, research and examine markets, investigate new technologies and processes, promote the use of existing facilities, and promote public awareness of the seafood and sport fishing industries. The lead applicant of a partner group should have some involvement in BC fisheries. Government agencies, research institutes, foreign corporations, and consultants cannot be lead applicants. Co-applicants can include businesses, associations, and groups in the seafood or recreational fishing industries, First Nations, tourism and marking organisations, communities and local governments, science and research institutions, and other interested parties.
Program Term	Funding has been secured for the three years from 2000/01 to 2002/03
Funding Amount & Sources	$2.0 million (as projected in 2000/2001 Business Plan) is available through the program. Fisheries Renewal is funded by the BC Consolidated Revenue Fund ($7.5 million per year), BC Hydro, and others.
Type of Assistance	Fisheries Renewal provides assistance in the form of conditional grants - between 25% and 75% of total eligible costs or $150,000, whichever is less. Proponents are expected to contribute a minimum of 25% of total project costs. Funds from federal or provincial government sources are eligible as co-funding, but cannot be included in the minimum proponent contribution. Higher levels of funding are awarded to projects with the strongest partnerships and the most sectoral benefits. Funding commitments are for a maximum of two years.

Application Process	The application process is a two-stage process. This first stage involves submitting project concept information indicating applicant background, project description, budget, and benefits. Once the concept is approved, applicants are invited to submit a more detailed formal proposal. Staff at Fisheries Renewal evaluate the proposals and make recommendations on funding to the Board of Directors. (Application forms are available on the Fisheries Renewal website.)
Deadline(s)	Stage One Project Concepts may be submitted at any time. Stage Two Formal Proposals are accepted several times a year. The submission deadlines for the year 2000 are June 5, September 5, and November 27.
Project Selection Criteria	Proposals are expected to have the support of the relevant sector groups, First Nations, communities, and government agencies. Proposals are evaluated based on: partnerships, sector benefits, methodology and technical merits, measurable benefits and results, ability to provide work opportunities for displaced fisheries workers or to provide off-season or year-round work, etc.
Sample Project	McMillan Fisheries in Prince Rupert received $100,000 to bring a new product (Flakes of Salmon), made using new technologies, to market and create year-round employment.
Relationship to Other Programs	Fisheries Renewal funds programs in three key areas: more fish, new fisheries, and higher value/more work. In addition to the Development and Diversification program (to develop jobs, businesses, and communities) are the Salmonid Renewal Program (to enhance wild fish stocks), Original Renewal Program Ideas (to explore areas of strategic importance to the seafood sector), and the Planning and Partnership program (to bring together groups and individuals to renew fisheries and encourage economic development)
For More Information	See Fisheries Renewal BC's *Strategic Plan (April 1998 to March 2001)* and *Business Plan 2000/01.* (Both are available on the website.)

Date: June 20, 2000

Program #10	Forest Community Business Loans Program (FCBP)		
Organisation/Agency	Forest Renewal BC		
Local Delivery Agent(s)	Joe Whitney, Manager CFDC 16/37 204-4630 Lazelle Avenue Terrace, BC V8G 1S6	Maynard Angus, Manager CFDC Pacific Northwest 200-515 Third Avenue West Prince Rupert BC V8J 1L9	Greg Hazel, CFO TRICORP 217 3rd Avenue West Prince Rupert, BC V8J 1L2
Telephone	1-250-635-5449	1-250-622-2332	1-250-624-3535 or toll free 1-800-665-3201
Fax	1-250-635-2698	1-250-622-2334	1-250-624-3883
E-mail	1637cfdc@kermode.net	cfdcpnw@citytel.net	tricorp@rapidnet.bc.ca
Website	www.kermode.net/1637cfdc		www.tricorp.ca

Purpose

The Forest Community Business Loans program of Forest Renewal BC provides loans to small businesses in the forest sector and help forest communities to diversify, stabilise, and expand their economic and employment opportunities. The programs make it easier for small and medium-sized forest sector businesses to access financing, business planning support, and training.

Through the Forest Community Business Loans program, FRBC has provided funding to participating Community Futures Development Corporations (CFDCs), Aboriginal Capital Corporations (ACCs), and the Business Development Bank of Canada (BDC) to ensure increased financing availability. In the North Coast area, the delivery organisations include: CFDC 16/37, CFDC Pacific Northwest, TRICORP, CFDC Nadina, and BDC Terrace.

Who Qualifies

Forest sector businesses are eligible for financial assistance through the CFDCs if they meet the following criteria:

- businesses must be financially viable small or medium sized forest sector businesses;
- businesses must help maintain or increase jobs in the community;
- businesses are expected to earn 75% of future revenues from value-added activities, forest- based recreation, or from the manufacturing of wood or other forest products (activities identified as priorities by a community will also be considered);

Financing from the ACCs requires the same eligibility criteria as for the CFDCs and in addition, requires that the forest sector businesses be owned by people of aboriginal descent (First Nations entrepreneurs also have the option of seeking assistance from the

The following activities are not eligible for the CFDC and ACC program:

- purchase of land
- payments to existing shareholders in the form of dividends or bonuses, repayment of shareholders' loans or purchase of company shares from shareholders;
- investments by the business; or
- refinancing of existing debt, unless the Job Protection Commissioner has proposed refinancing as part of an economic plan (see program listing for the Job Protection

Standard commercial lending practices apply to BDC applicants.

Program Term	On-going
Funding Amount & Sources	Forest Renewal BC has provided funds totalling $14.5 million into the Forest Community Business Loans Program and Western Economic Diversification Canada and Aboriginal Business Canada have matching funds for a total fund of $29.1 million.
Type of Assistance	The Forest Communities Business Loans program fundsloans of up to $125,000 from participating CFDCs and loans of between $75,000 to $250,000 from the BDC. Financing from ACCs is also available.
Application Process	Contact one of the local delivery partners or contact the local Business Development Bank in Terrace: Business Development Bank of Canada 3233 Emerson Street Terrace, BC V2L 5R8 Tel: 1-250-615-5300 or Fax: 1-250-615-5320
Deadline(s)	Applications are accepted at any time.
Project Selection Criteria	All applications are subject to the normal commercial lending practices of the Community Futures Development Corporations, the Aboriginal Capital Corporations, and the Business Development Bank of Canada.
Relationship to Other Programs	The Forest Community Business Loans program is one of several programs offered by Forest Renewal BC that aim to provide transition support for forest-dependent communities and workers experiencing job loss. Other programs include the Forest Worker Re-employment Services program and the Forest Community Economic Development program (see separate program listings).
For More Information	Contact: Forest Renewal BC Tel: 1-250-387-2500 in Greater Victoria or contact Enquiry BC (660-2421 in Vancouver, 1-800-663-7867 in the rest of BC) and ask to be connected to 387-2500. E-mail: frbc.info@gems9.gov.bc.ca Website: www.forestrenewal.bc.ca

Date: June 20, 2000

Program #11	Forest Community Economic Development Program (FCED)
Organisation/Agency	Forest Renewal BC
Local Contact Name	Jain Peruniak Skeena-Bulkley Region Forest Renewal BC Bag 5000 Smithers, BC V0J 2N0
Telephone **Fax** **E-mail** **Website**	1-250-847-7789 1-250-847-7840
Purpose	The Forest Community Economic Development program seeks to expand, diversify or otherwise support the economies of forest communities through community-developed economic development planning, project feasibility, and transition planning.
Who Qualifies	Government partnerships representing the community are eligible for this program. Municipal governments may work together as may tribal councils. Single municipal governments or band councils are ineligible as are individual businesses, environmental organisations, and other community based groups. At least one of the communities represented in the partnership must be a forest community defined as: at least 10% of the labour force must be involved in the forest sector and at least 10% of the community's tax revenues must come from the forest sector. (Generally, this means that communities other than Vancouver, Victoria, Nanaimo, Okanagan, and parts of the Kootenay Boundary area are eligible.)
Program Term	The FCED program started in 1996 and is slated to end March 2001.
Funding Amount & Sources	The FCED program has a budget of $9.5 million for BC for the fiscal year 2000/01
Type of Assistance	The FCED program offers financial assistance of up to $100,000 for each partnership. This assistance can be spent on several projects, either undertaken by the partnership as a whole or by single partners. Partners need not have matching funds but are expected to have contributions in kind or to have found other funding sources in addition to FCED. Eligible projects may include development of partnerships or joint ventures, feasibility studies, tourism opportunity studies, etc. Projects must benefit the community rather than individual businesses.
Application Process	Contact the local FRBC office.
Deadline(s)	There is no formal deadline, but projects should be completed by March 2001.

Project Selection	Projects must guarantee four outcomes: • creation of new jobs or maintenance of existing jobs; • creation of a new forest-based business or maintenance of an existing forest-based business (the business must be owned by government or the community); • attraction of new investment; and • development of a new partnership or a new joint venture.
Relationship to Other Programs	The Forest Community Economic Development program is one of several programs offered by Forest Renewal BC that aim to provide transition support for forest-dependent communities and workers experiencing job loss. Other programs include the Forest Worker Re-employment Services program and the Forest Community Business Loans program (see separate program listings).
Comments	At the end of the 2000/01 fiscal year, the FCED and other community and workforce transition programs are slated to end.
For More Information	Contact: Forest Renewal BC Tel: 1-250-387-2500 in Greater Victoria or contact Enquiry BC (660-2421 in Vancouver, 1-800-663-7867 in the rest of BC) and ask to be connected to 387-2500. E-mail: frbc.info@gems9.gov.bc.ca Website: www.forestrenewal.bc.ca

Date: June 20, 2000

Program #12	Forest Worker Re-Employment Services Program (FWRS)
Organisation/Agency	Forest Renewal BC
Local Delivery Agents	Larry Merrill Interconnect 205-4650 Lazelle Avenue Terrace, BC V8J 1S6 Wendy Prystay or Paula Mojak North Coast Community Skills Centre Suite 363, 309-2nd Avenue West Prince Rupert, BC V8J 3T1
Telephone **Fax** **E-mail** **Website**	1-250-635-7995 1-250-635-1516 iconnect@osg.net 1-250-624-9293 1-250-624-9346
Purpose	The Forest Worker Re-employment Services program provides eligible unemployed forest workers with access to the tools and resources required to make an employment transition, either within or outside the forest industry. The FWRS facilitates access to existing re-employment services and may provide direct funding only where gaps in those services exist.
Who Qualifies	Forest workers with long-term attachments to the BC forest industry who have been permanently displaced from their jobs because of mill closures, shift reduction, and other reasons, are eligible for assistance. A worker must meet all of the following criteria: • one must be a BC resident; • one's primary occupation has been in the BC forest industry in harvesting, manufacturing, or silviculture; • one must have been employed in the BC forest industry for five full consecutive years before the date of application and have: received at least 65% of earned income form the forest industry in each of those years and worked at least 3 500 hours in the forest industry in the five years; and • one has experienced displacement from employment due to permanent shift reduction, closure or workforce reduction, or an indefinite, involuntary job loss of more than 60 days (job loss cannot be due to seasonal breaks). Other criteria may also apply.
Program Term	July 1999 to March 2001
Funding Amount & Sources	Funding is provided by Forest Renewal BC which in turn is funded by stumpage levies paid by forest companies. The FWRS has a budget of $14.65 million in the Forest Renewal BC 2000/01 Business Plan.
Type of Assistance	Through the FWRS, Forest Renewal BC contracts with community service providers for service delivery. Counsellors help to identify and assess worker skills and develop a Return-to-Work Action Plan (RTWAP) that meets a client's needs and interests and labour market demands and that helps clients to become re-employed as quickly as possible. Once a person is ready to search for a new job, the counsellor may also help in identifying potential employers, developing a resume, and preparing for job interviews.

	Where gaps in service exist, Forest Renewal BC will consider funding for: self-employment initiatives, on-the-job training, retraining (including educational upgrading) where necessary, relocation assistance, and short-term personal or debt counselling.
Application Process	Application forms are available from Forest Renewal BC office and on the FRBC website.
Deadline(s)	Application forms will be accepted until December 31, 2000.
Relationship to Other Programs	The Forest Worker Re-employment Services program, which replaces the former Forest Worker Transition Program, is one of several programs offered by Forest Renewal BC that aim to provide transition support for forest-dependent communities and workers experiencing job loss. Other programs include the Forest Community Economic Development program and the Forest Community Business Loans program (see separate program listings).
Comments	Dispensing financial support to displaced forest workers under this program is a measure of last resort. Of those who need financial support, most individuals will be referred to other government programs for which they are eligible.
For More Information	Contact: Forest Renewal BC Tel: 1-250-387-2500 in Greater Victoria or contact Enquiry BC (660-2421 in Vancouver, 1-800-663-7867 in the rest of BC) and ask to be connected to 387-2500. E-mail: frbc.info@gems9.gov.bc.ca Website: www.forestrenewal.bc.ca

Date: June 20 2000

Program #13	HRDC-Employment Assistance Services (EAS)
Organisation Agency	Human Resources Development Canada
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	Employment Assistance Services are designed to help EI clients prepare for, find, and keep jobs.
Who Qualifies	Individuals are eligible for Employment Assistance Services if they have not participated in an HRDC self-employment assistance program in the past five years, and if they are unemployed and have: a current Employment Insurance (EI) claim, or an EI that ended within the last three years, or a claim for EI maternity or parental benefits that began within the past five years, after which they left the labour force to care for newborn or newly adopted children and are now re-entering the labour force. Other criteria may apply.
Type of Assistance	Employment Assistance Services can include counselling and job search strategies. Individuals who need extra help to become re-employed may be eligible for other re-employment benefits such as Targeted Wage Subsides and Job Creation Partnerships. Clients, with the assistance of the local HRCC or service provider, must develop and commit to an action plan (Return to Work Action Plans or RTWAPs). In the RTWAP, clients identify individual skills, the type of job one should be looking for, and practical steps to take to improve the chances of finding a job, and prepare an appropriate job search strategy. The RTWAP must be approved before additional employment benefits are available.
Application Process	Contact the local HRDC office.
Relationship to Other Programs	Human Resources Development Canada (HRDC) offers a number of employment programs designed to get unemployed individuals who are receiving EI benefits back into the workforce. These programs include Self-Employment (SE), Targeted Wage Subsidies (TWS), Job Creation Partnerships (JCP), Skills Development (SD), and Canada Jobs Fund (CJF).

Date: June 20, 2000

Program #14	HRDC-Job-Creation Partnerships (JCP)
Organisation/Agency	Human Resources Development Canada
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108 1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	Job Creation Partnerships are designed to help people entering the workforce to gain work experience by creating temporary jobs.
Who Qualifies	Local community partners including businesses, non-profit organisations, local and provincial governments, bands/tribal councils, and public health and educational institutes can sponsor Job Creation Partnerships. Individuals are eligible to participate in Job Creation Partnership programs if they are unemployed and have: a current Employment Insurance (EI) claim, or an EI that ended within the last three years, or a claim for EI maternity or parental benefits that began within the past five years, after which they left the labour force to care for newborn or newly adopted children and are now re-entering the labour force. Other criteria may apply.
Type of Assistance	Financial assistance is available subject to negotiation and may include overhead costs for non-profit organisations and participant wages based on the local prevailing wage. Income is taxable and non-insurable. Employers are encouraged to provide a top-up in order to meet the prevailing wage rate. Assistance may be available for persons with disabilities or for dependant care. Local partners negotiate the duration of a JCP project. The maximum term of a project of 52 weeks.
Application Process	Contact the local HRDC office
Project Selection Criteria	The main criteria for JCP is that the work experience provided to unemployed individuals should lead to long-term employment and that the work helps to develop the local economy and the community.
Relationship to Other Programs	Human Resources Development Canada (HRDC) offers a number of employment programs designed to get unemployed individuals who are receiving EI benefits back into the workforce. These programs include, in addition to Job Creation Partnerships (JCP), Targeted Wage Subsidies (TWS), Self-Employment (SE), Skills Development (SD), and Canada Jobs Fund (CJF).

Date: June 20, 2000

Program #15	HRDC-Local Labour Market Partnerships (LLMP)
Organisation/Agency	Human Resources Development Canada
Contact Name	Contact the local HRCC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	The Local Labour Market Partnerships program promotes community partnerships to develop strategies to expand the local employment base and to enhance the potential for economic success. LLMPs include the former IAS program.
Who Qualifies	Eligible sponsors can include businesses/employers, non-profit organisations, municipal and provincial governments, bands/tribal councils, individuals or groups of people.
Type of Assistance	LLMP can support initiatives to create jobs, enhance employment skills and develop practical strategies for employment development. Where a local partnership exists, LLMPs can help identify specific projects the community can develop and promote to create employment. This could include development of a Job Creation Partnership. Financial assistance is provided through contribution agreements for overhead costs and can include: wages and employment-related costs, professional service fees, research and technical studies, equipment costs, etc. LLMP agreements can be negotiated to operate for a maximum of three years.
Application Process	Contact the local HRDC office.

Date: June 20, 2000

Program #16	HRDC-Self-Employment (SE)
Organisation/Agency	Human Resources Development Canada
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	HRDCs Self-Employment program provides individuals with income support, business counselling, and technical assistance to help them become self-employed.
Who Qualifies	Individuals are eligible for Self-Employment benefits if they have not participated in an HRDC self-employment assistance program in the past five years, and if they are unemployed and have: a current Employment Insurance (EI) claim, or an EI that ended within the last three years, or a claim for EI maternity or parental benefits that began within the past five years, after which they left the labour force to care for newborn or newly adopted children and are now re-entering the labour force. Other criteria may apply
Type of Assistance	HRDC funds coordinators in local areas (typically community groups with expertise) to assist individuals seeking self-employment opportunities. Coordinators provide clients with orientation, coaching, and ongoing business counselling. In addition, participants receive financial assistance for up to 52 weeks while working to implement their business.
Application Process	Contact the local HRDC office.
Project Selection Criteria	To qualify for the self-employment program, individuals must attend an orientation with the local self-employment coordinator, agree to provide an acceptable business plan with potential for long-term self-employment, start a new business or take over an existing business, and agree to work full-time on the business while receiving financial assistance.
Relationship to Other Programs	Human Resources Development Canada (HRDC) offers a number of employment programs designed to get unemployed individuals who are receiving EI benefits back into the workforce. These programs include, in addition to Self-Employment (SE), Targeted Wage Subsidies (TWS), Job Creation Partnerships (JCP), Skills Development (SD), and Canada Jobs Fund (CJF).

For More Information

The local service providers are:

Hecate Strait Employment Development Society
612 Second Avenue West
Prince Rupert BC V8J 1H2
Tel: 1-250-624-9498
Fax: 1-250-627-4397

CFDC 16/37

204-4630 Lazelle Avenue
Terrace BC V8G 1S6
Tel: 1-250-635-5449
Fax: 1-250-635-1598

Date: June 20, 2000

Program #17	HRDC-Skills Development (SD)
Organisation/Agency	Human Resources Development Canada
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	The Skills Development program is available for EI claimants who need training to upgrade their skills.
Who Qualifies	Individuals are eligible for Skills Development assistance if they have not participated in an HRDC self-employment assistance program in the past five years, and if they are unemployed and have: a current Employment Insurance (EI) claim, or an EI that ended within the last three years, or a claim for EI maternity or parental benefits that began within the past five years, after which they left the labour force to care for newborn or newly adopted children and are now re-entering the labour force. Other criteria may apply.
Type of Assistance	Clients who need training to upgrade their skills may be eligible for loans and/or grant to help with course fees and living expenses. Whenever possible, clients are expected to pay at least part of the costs.
Application Process	Contact the local HRDCoffice.
Relationship to Other Programs	Human Resources Development Canada (HRDC) offers a number of employment programs designed to get unemployed individuals who are receiving EI benefits back into the workforce. These programs include, in addition to Skills Development (SD), Targeted Wage Subsidies (TWS), Self-Employment (SE), Job Creation Partnerships (JCP), and Canada Jobs Fund (CJF).

Date: June 20, 2000

Program #18	HRDC-Targeted Wage Subsidies (TWS)
Organisation/Agency	Human Resources Development Canada
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	Targeted Wage Subsidies are designed to encourage employers to hire and provide on-the-job training to hire individuals they might not otherwise consider employment, for example, young people with little work experience, workers with disabilities, and individuals who need
Who Qualifies	Individuals are eligible for Targeted Wage Subsidies if they are unemployed and have: a current Employment Insurance (EI) claim, or an EI that ended within the last three years, or a claim for EI maternity or parental benefits that began within the past five years, after which they left the labour force to care for newborn or newly adopted children and are now re-entering the labour force. Other criteria may apply.
Type of Assistance	Targeted Wage Subsidies can be up to 18 months in duration, with an average of between 26 and 30 weeks. Normally the wage subsidy does not exceed 60% of the total wages paid to the individual for the duration of the program.
Application Process	Contact the local HRDC office
Project Selection Criteria	Employer proposals for Targeted Wage Subsidies are evaluated on the quality of the work experience offered to participants and the likelihood that the job will continue in the long term.
Relationship to Other Programs	Human Resources Development Canada (HRDC) offers a number of employment programs designed to get unemployed individuals who are receiving EI benefits back into the workforce. These programs include, in addition to Targeted Wage Subsidies (TWS), Self-Employment (SE), Job Creation Partnerships (JCP), Skills Development (SD), and Canada Jobs Fund (CJF).

Date: June 20, 2000

Program #19	Industrial Adjustment Service (IAS)
Organisation/Agency	Human Resources Development Canada and the Skills Development Division of BC Ministry of Social Development and Economic Security
Contact Name	Contact the local HRDC office for information on service providers/partners Diane Wilson or Sharon Shepherd HRDC Prince Rupert 420-309 2nd Avenue West Prince Rupert, BC V8J 3T1 Karen Wienberg HRDC Terrace 4630 Lazelle Avenue Terrace BC V8G 1S6
Telephone **Fax** **E-mail** **Website**	1-250-624-9671 1-250-627-3108	1-250-635-7134 1-250-635-4073 hrdc@kermode.net
Purpose	The IAS is a joint federal-provincial program designed to help employers and employees work together to research develop and implement plans related to human resource issues. IAS can help with: • adjustment or adaptation to changes in technology, markets and the economy; • situations where there are threats to jobs; and • situations of significant layoffs or plant closures.
Who Qualifies	Employer and employee (union or non-union) representatives who have agreed to work together to address workplace issues relating to human resources are eligible. Participants in an IAS agreement may be companies, industry associations, and communities. IAS agreements may address the issues of a single department within a firm, a single plant, or an entire multi-site organisation.
Program Term	On-going
Funding Amount & Sources	Negotiable
Type of Assistance	Industrial Adjustment Consultants bring employer and employee representatives together. After the parties agree to work together to address objectives within a negotiated budget, a joint Industrial Adjustment Committee is formed. Employers are expected to contribute 50% or more of the budget. The IAS Consultant can provide information and government (federal and provincial) cost-sharing to the committee. The Adjustment Committee can identify the Committee objectives, define problems identify issues, develop an action plan, and make recommendations for change.
Application Process	Contact the local HRDC office and ask to speak to the Industrial Adjustment Consultant.
Deadline(s)	Proposals are accepted throughout the year.
Project Selection Criteria	Case by case

Sample Project	Skeena Cellulose in Port Edward
Relationship to Other Programs	IAS is one component of the larger Local Labour Market Partnership (LLMP) program (see separate program listing) offered by HRDC.
Comments	Generally more applicable to large employers
For More Information	Pamela Byers, Labour Market Services, HRDC Vancouver, 11th Floor, 300 West Georgia Vancouver, BC V6B 6G3 Tel: 1-604-666-2361 or Fax: 1-604-666-3615

Date: June 20, 2000

Program #20	BC Job Protection Commission
Organisation/Agency	BC Ministry of Employment and Investment
Contact Name	Eric van Soeren, Commissioner BC Job Protection Commission 369-1177 West Hastings Street Vancouver, BC V6E 2K3
Telephone **Fax** **E-mail** **Website**	1-604-775-0162 or toll-free 1-800-665-4605 1-604-775-0228 www.jpc.gov.bc.ca
Purpose	The BC Job Protection Commission works to minimise job losses, especially in one-industry communities, and to reduce the negative impact on local economies. The JPC helps to preserve, restore, and enhance the competitiveness of BC businesses by allowing firms to restructure rather than close down.
Who Qualifies	Businesses that are economically significant to their communities or region are eligible for consulting, counselling, or mediation services through the JPC.
Program Term	On-going
Type of Assistance	The JPC can help businesses obtain management, consulting, or counselling services and can share in the cost of the services. In addition, the JPC can provide mediation services and help businesses develop economic plans. However, the JPC does not provide loans or loan guarantees. Any financial assistance provide through the JPC is obtained from private sector lenders and government programs. For businesses in strategic industries (forestry, mining, fishing, and certain manufacturing industries), the JPC can help develop economic plans that may require amendments to regulations.
Application Process	Businesses requesting help from the JPC should write a letter outlining the nature and magnitude of the problem, the cause of the problem, and the proposed solution to the program. Financial statements from the past four to five years, the current business plan, and forecasts should also be submitted. If, after review, JPC staff decide to proceed with the request, the JPC will have the proposal reviewed professionally to assess viability.
Deadline(s)	Requests for assistance are accepted at any time.
Project Selection Criteria	Businesses must be considered viable in the long-term and must be of economic importance to the community or the region. The JPC considers the interests of all parties in a balanced and equitable manner when providing assistance. In addition, the impacts on other businesses are considered in evaluating whether or not assistance is provided to a particular operation.

Sample Project	*Fishing for Money-Challenges and Opportunities in the BC Salmon Fishery,* report commissioned by the JPC, in conjunction with the BC Ministry of Fisheries and the federal Department of Fisheries and Oceans; economic plans for Skeena-Cellulose, Ltd., Coulson Forest Products Ltd., Huckleberry Mines Ltd., and J.S. McMillan Fisheries Ltd.

Date: June 20, 2000

Program #21	Older Worker Pilot Projects (OWPP)	
Organisation/Agency	Human Resources Development Canada and BC Ministry of Advanced Education, Training, and Technology	
Contact Name	Delaine DeClark HRDC 300 West Georgia Street Vancouver, BC V6B 6G3	Jan O'Neil BC Ministry of Advanced Education, Training, and Technology Federal/Provincial Relations Branch PO Box 9882 Stn Prov Govt Victoria, BC V8W 9T6
Telephone **Fax** **E-mail** **Website**	1-604-666-5483	1-250-387-6616 1-250-387-0878
Purpose	In June 1999, HRDC announced that it would fund pilot projects, in partnership with the Provinces, for 55 to 64 year old workers to test approaches to help older workers prepare for, return to, or maintain employment. The program would be delivered by the BC government through the Ministry of Advanced Education, Training and Technology.	
Who Qualifies	Program criteria and eligibility are not yet finalised. In October 1999, the BC government asked organisations around the province to submit project concepts for the program. The provincial government is using these ideas as input, in consultation with the federal government, into program design. A formal Request for Proposals (RFP) is expected to be released in July, 2000.	
Program Term	Two years of funding, 2000/01 to 2001/02	
Funding Amount & Sources	To be cost-shared, (maximum of $1.6 million per year for BC, cost shared by the federal and provincial governments).	
Relationship to Other Programs	The Program for Older Worker Adjustment (POWA), a "passive" income support program, was terminated after the 1996/97 fiscal year. The Older Worker Pilot Projects are intended to test "active" support measures.	
Comments	Funding for the pilot projects has not yet been formally approved.	

Date: June 20, 2000

Program #22	Small Business Forest Enterprise Program (SBFEP)
Organisation/Agency	BC Ministry of Forests
Contact Name	Contact Enquiry BC, the provincial government information referral service, for SBFEP program representatives, at Victoria at 1-250-387-6121, Vancouver 1-604-660-2421, or toll-free in rest of BC at 1-800-663-7867.
	Prince Rupert Forest Region Box 5000 3726 Alfred Avenue Smithers, BC V0J 2N0
	North Coast Forest District 125 Market Place Prince Rupert, BC V8J 1B9
Telephone	1-250-847-7545
	1-250-624-7460
Fax	1-250-847-7217
	1-250-624-7479
E-mail	
Website	www.for.gov.bc.ca/rte/sbfep/index.htm
Purpose	The Small Business Forest Enterprise Program (SBFEP) was established in 1978 to help diversify and strengthen BC's forest industry by supporting small forest industry businesses. The program gives entrepreneurs and small companies access to timber for both existing operations and new entrants. The SBFEP makes about 13% of the provincial allowable annual cut available to market loggers, small sawmills, lumber remanufacturers, and specialty wood manufacturers through sales in communities throughout BC.
Who Qualifies	The program is open to individuals at least 19 years old, and to corporations registered in BC, who do not hold a major licence with an annual allowable cut over 10,000 cubic metres.
Program Term	On-going
Funding Amount & Sources	The SBFEP sells approximately nine million cubic metres of timber within 1,600 separate timber sales.
Type of Assistance	The SBFEP signs over 1,600 separate harvesting agreements throughout BC each year. The SBFEP uses three types of licences to sell most of its timber. *Timber sale licences* grant licensees the right to cut trees in a specific area, typically for two or three years but sometimes up to 10 years. *Non-replaceable forest licences* authorise licensees to harvest a specific annual amount of timber within a specific area ("management unit") for usually 10 (sometimes up to 20) years. *Undeveloped timber sale licences* combine features of timber sale licences and non-replaceable forest licences. Depending on the type of licence, the licence holder is responsible for work such as road building, field measurements, etc.
Application Process	Each forest district office has a sales plan outlining upcoming opportunities. Except for very small volumes, applicants must compete for harvesting rights and must register in the program before competing for timber sales. Registration costs $250 for a two-year period. Once registered, individuals and corporations can bid on timber anywhere in the province.

	In *bonus bid sales*, applicants submit a sealed tender bid including an offer to pay a bonus amount above a base price on each cubic meter of timber harvested. In *bid proposal sales*, applicants indicate in a sealed tender and a written proposal, how they will deliver a combination of revenue and social benefits (e.g., employment, value-added) in exchange for harvesting rights.
Deadline(s)	Contact the local forest district office.
Project Selection Criteria	In *bonus bid sales*, the applicant who bids the highest amount is awarded the sale. These sales are awarded by the district manager after tenders are opened. For *bid proposal sales*, the Minister of Forests sets the objectives for each sale and the applicant who best meets the objectives is awarded the sale. Awards are made by the Minister of Forests. A small number of small volume SBFEP sales go directly to eligible applicants and are awarded by district managers. These sales generally involve salvage of damaged timber and special forest products such as shake blocks or fence posts.

Date: June 20, 2000

Program #23	Western Economic Diversification Canada (WD) Sponsored Loan Programs
Organisation/Agency	Western Economic Diversification Canada and other partners
Contact Name	Western Economic Diversification Canada 700-601 West Hastings Street Vancouver, BC V6B 5G9
Telephone **Fax** **E-mail** **Website**	1-604-666-6256 or toll-free 1-888-338-9378 1-604-666-2353
Purpose	Western Economic Diversification Canada (WD) has arranged with financial institutions to administer, on commercial terms, loan funds for small and medium sized industries in emerging industries where access to capital is difficult. The loan funds are designed to provide new financing options for businesses in smaller high-risk, new economy, export-oriented companies.
Who Qualifies	Small and medium sized businesses in Western Canada in certain industries are eligible. Arrangements between WD and various financial institutions provide for increased financing in the following targeted sectors.: • Canada Foundation for Innovation Support Program • Knowledge Based Industry • Information Technology and Telecommunications • Tourism • Agriculture Value-Added Processing
Program Term	Ongoing
Type of Assistance	WD provides front-end support to potential loan applicants in the form of information, counselling, advice on business planning, and helps clients build solid business cases prior to meeting with a financial institutions about financing.
Application Process	Contact the WD office and ask to speak to a client service officer to help put together a financial proposal. Applicants should submit a two-page summary of the project that includes: company information, loan program being applied to, business history, number of employees, revenues, project description (stage of development, activities, jobs), and required financing. Financial statements should also be included.
Deadline(s)	Applications are accepted at any time.
Project Selection Criteria	Decisions on loan approvals are made by the lending institution (varies depending on the type of industry).

Relationship to Other Programs	WD sponsors a variety of loan and financing programs including: micro-loans for small businesses (through VanCity Savings Credit Union); Western Youth Entrepreneurship Program, Entrepreneurs with Disabilities Program, Community Futures Development Corporation loans, and the Women's Enterprise Initiative Loan Program.

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Program #24	Women's Enterprise Initiative (WEI)
Organisation/Agency	Western Economic Diversification Canada
Contact Name	Women's Enterprise Society of BC (WESBC) 103-1635 Abbott Street Kelowna, BC V1Y 1A9
Telephone **Fax** **E-mail** **Website**	1-250-868-3454 or toll-free 1-800-643-7014 1-250-868-2709 info@wes.bc.ca www.wes.bc.ca
Purpose	The Women's Enterprise Society of BC (WESBC) is the BC organisation for the Women's Enterprise Initiative, a program developed, funded, and coordinated by Western Economic Diversification Canada. The purpose of WESBC is to provide women entrepreneurs with business financing, counselling, mentoring, and information and to raise awareness of entrepreneurship and self-employment as career options for women.
Who Qualifies	Businesses that are 51% owned and controlled by a woman or by women and that are operating or will be operating in BC, and women who are Canadian citizens or landed immigrants are eligible for assistance.
Program Term	On-going
Funding Amount & Sources	WESBC administers a $5.0 million loan fund.
Type of Assistance	WESBC offers loans of up to $100,000 with an average loan of $20,000. Loans are normally to repaid within two to three years with a maximum payment term of five years. WESBC also offers business counselling and mentoring services.
Application Process	To apply for funding, applicants must provide a comprehensive business plan with business description, concept, financial statements and projections , marketing plans, revenue forecasts, staffing, etc. WESBC can help with development of the business plan. A start-up kit is available at the WESBC website. Loan applicants in the Lower Mainland and Victoria can contact the main office in Kelowna to have a Business Counsellor in Vancouver to assess their business plans. WESBC also partners with Community Future, so applicants in other area of the province can contact their local CFDC office. CFDCs can, if asked, deliver loans and follow-up support on behalf of WESBC
Project Selection Criteria	WESBC loans are for those who have difficulty obtaining funding elsewhere. Applicants are expected to have exhausted other lending options prior to applying to WESBC. Business plans are evaluated for comprehensiveness, substantiation of financial projections, and sufficiency of experience and skills of applicant/management.
Sample Project	Over the Moon Organic Cheese (Saltspring Island), Clearly Optical (Dawson Creek)

Date: June 20,2000

Appendix B

Two Former Programs

Former Program #1	Forest Worker Transition Program (FWTP)
Organisation/Agency	Forest Renewal BC
Purpose	The Forest Worker Transition Program (FWTP) was developed by Forest Renewal BC (FRBC) to help meet the mandate of forest worker retraining and to assist displaced forest workers in finding re-employment, either within or outside of the forestry sector. The program has aided individuals with counselling, assessment, income support, and grants for training and/or upgrading.
Who Qualifies	Eligible workers were those who: • were employed as forest workers for at least two years before lay-off or job loss; • received over 65% of employment income during the most recent year worked from at least 20 weeks in the forest industry; • became unemployed because the forest company owner had to close down or reduce • were currently on layoff that the company expects to last 60 days or more (including both permanent and seasonal layoffs) The term "forest workers" was deemed to refer to those involved in harvesting, manufacturing, or silviculture.
Program Term	Three year term from September 1996 to March 2000. December 1999 was the deadline for new client intake and the program ended March 2000.
Funding Amount & Sources	Funding was provided by Forest Renewal BC which in turn is funded by stumpage levies paid by forest companies.
Type of Assistance	The FWTP provided or supported several types of services: • assessment, counselling, and referrals; • labour market information; • job-readiness preparation and resume writing; • self-employment exploration; • training and education; and • income support Training support for tuition and materials was available to a maximum of $7,000. Income support up to $20,000 (a maximum of $400 per week for 50 weeks) was available.
Application Process	Application forms were available from each service centre. FWTP staff initially determine eligibility.
Relationship to Other Programs	Under a Memorandum of Understanding between HRDC and the FWTP, a common "Return-to-Work Action Plan" (RTWAP) can be used by both agencies. The FWTP was replaced by the Forest Worker Re-employment Services (FWRS) program (see separate program listing) in fiscal 2000/01.
Comments	Approximately 11,000 forest workers applied to and became eligible for the FWTP. Of those eligible, about 8,600 received financial support totalling approximately $110 million (for both training support and income support). The program was terminated through a series of factors: • its three year term life was over;

- forest industry revenues, and therefore Forest Renewal revenues, were down;
- other already existing programs could serve many displaced forest workers; and
- the Board of Directors determined that a more appropriate role for FRBC was to fill gaps in existing services provided by other agencies.

For More Information

For more information on the program and its impacts see:
The ARA Consulting Group Inc. and CS/RESORS, *Evaluation of the Forest Worker Transition Program*, Prepared for Forest Renewal BC, July 30, 1999.
and
R.A. Malatest and Associates Ltd. *Forest Renewal BC Forest Worker Transition Program Client Survey,* Prepared for Forest Renewal BC, October 1999.

Date: June 20, 2000

Former Program #2	Program for Older Worker Adjustment (PoWA)
Organisation/Agency	Human Resources Development Canada and the provincial government
Purpose	POWA was targeted to older, pre-retirement workers who had lost their employment as part of a mass layoff. The program was intended to: 1) provide income support for older unemployed workers after their UI expired, and 2) ensure a more equitable distribution of the impacts of major layoffs.
Who Qualifies	Eligibility for POWA was determined in a two step process - designation of the layoff and certification of individual workers. Layoff analyses included: 1) layoff size in relation to size of community 2) level of economic disruption, and 3) proportion of affected workers who were older, i.e., 55 to 64 years of age. A federal-provincial POWA committee approved or rejected the layoff for support. For layoffs deemed eligible, eligibility of individual workers was based on the following criteria: • must have been between the ages of 55 and 64 years • UI entitlement has been exhausted • must have been between a Canadian citizen or landed immigrant • must have been in the labour force for at least 13 years in the past 20 years with a minimum of 750 hours of employment annually.
Program Term	The program operated from 1986/87 to 1996/97
Funding Amount & Sources	POWA was jointly funded and administered by the senior levels of government under a 70%, 30% provincial cost split.
Type of Assistance	The average cost per participant was $30,000, cost-shared 70% federal/30% provincial. Eligible workers received a monthly payment (subject to certain "clawback" such as employment income, UI payments, private pension, etc.) that was delivered by private sector insurance companies through purchasing an annuity. The POWA benefit level was linked to the previous UI benefit rate of the participant, subject to a minimum basic level. The average benefit rate was $856 per month in Regime 1 (no clawback of private pensions) and $637 per month in Regime II (with clawback of private pensions).
Sample Project	Closure of cold storage facility in Victoria in the late 1980s
Relationship to Other Programs	Participants had to have exhausted EI benefits and any severance to be eligible.
Comments	The program was terminated, in part because POWA provided a disincentive to find new jobs. In addition, POWA was a passive income support program that did not retool the laid off worker to compete in the labour market for available jobs. (CECD countries in general are moving from passive to active measures.) POWA also was inequitible in that it focussed on large plant closings and displaced workers from smaller plants were excluded.
For More Information	See the program evaluation: HRDC, *Program for Older Worker Adjustment: Evaluation Report,* October 1996. (available on the HRDC website).

Date: June 20, 2000

Appendix C

Service Delivery in Terrace

Terrace Agency #1	Community Futures Development Corporation of 16/37
Organisation/Agency	Community Futures Development Corporation of 16/37
Contact Name	Joe Whitney, Manager CFDC 16/37 204-4630 Lazelle Avenue Terrace, BC V8G 1S6
Telephone	1-250-635-5449
Fax	1-250-635-2698
E-mail	1637cfdc@kermode.net
Website	www.kermode.net/1637cfdc
Purpose	Community Futures Development Corporations operate in rural (non-metropolitan) areas of Western Canada to promote community economic development and to provide counselling and financing for small businesses. CFDCs are independent, non-profit corporations run by volunteer Boards of Directors and supported by salaried staff. There are 35 CFDCs operating in BC.
Who Qualifies	Individuals, businesses (new and existing) and communities that lie within the CFDC service area are eligible for assistance depending on the specific program. Businesses seeking financing are expected to contribute to local economic growth. CFDC 16/37 serves the following communities: Aiyansh, Cedarvale, Dease Lake, Kitimat, Gitanmaax, Gitanyow, Gitsegukla, Gitwangak, Gitwinksihlkw, Glen Vowell, Greenville, Haisla, Iskut, Hagwilget, Hazelton, Kemano, Kispiox, Kitamaat Village, Kitselas, Kitsumkalum Kitwanga, Moricetown, Nass Camp, New Hazelton, Nisga'a communities, South Hazelton, Stewart, Stikine, Telegraph Creek, Terrace, and Two Mile. The CFDC administers various loan programs, each with varying requirements for eligibility (see "Type of Assistance" below).
Type of Assistance	CFDC 16/37 offers help in business counselling, business planning, financial planning, and information assistance. General business loans of up to $125,000 are approved by the Board of Directors. Loans are fully repayable and are negotiated at competitive interest rates. In addition to general business loans, CFDC 16/37 administers the following loan programs: Entrepreneurs with Disabilities Program, Fisheries Legacy Trust, Forest Communities Business Program, and the Western Youth Entrepreneur Program. Loan limits and other assistance vary by program. The CFDC also administers a Self-Employment Benefits Program. Aboriginal Infrastructure loans of up to $5,000 are available for business development on reserve lands (Band Council Resolutions in support of the business are required) In addition, under agreement with the Gitksan Wet'suwet'en Economic Development Corporation (GWEDC), business loans made to Gitksan and Wet'suwet'en entrepreneurs may receive an aboriginal loan guarantee from the GWEDC.
Application Process	Contact the CFDC office.

Deadline(s)	Contact the CFDC office
Project Selection Criteria	Loan applications are assessed on the basis of viability and merits.
For More Information	See the Community Futures website: www.communityfutures.ca or contact WD: Western Economic Diversification Canada 700-601 West Hastings Street Vancouver, BC V6B 5G9 Tel: 1-604-666-6256 or toll-free 1-888-338-9378 Fax: 1-604-666-2353

Date: June 20, 2000

Terrace Agency #2	Interconnect
Contact Name	Larry Merrill Interconnect 205-4650 Lazelle Avenue Terrace, BC V8G 1S6
Telephone	1-250-635-7995
Fax	1-250-635-1576
E-mail	
Website	

Purpose	Interconnect, a -provincially-licensed post-secondary training institute, contracts with HRDC and the BC Ministry of Social Development and Economic Security as well as other service providers in the community, to provide employment training programs. Interconnect was launched in September 1997. The main function of the institute is to support employment-disadvantaged people in Terrace by training them to find and maintain employment. Services include: computer-assisted and classroom instruction in academics, life skills, and job search programs, and individual counselling services in job search and retention techniques. Interconnect delivers programs to a wide variety of target groups and provides highly motivated trainees who are job-ready and eager to work.
Services	Interconnect offers a variety of services, including: • help getting financial assistance for training; • academic, personal, and job/career assessment; • basic computer training; • resumes; • job search techniques; • online access to HRDC job search • interview skills; and • job survival skills.

Date: June 20, 2000

Terrace Agency #3	Northwest Training Ltd.
Contact Name	Lorna Sandhals Northwest Training Ltd. 201-4622 Greig Avenue Terrace, BC V8G 1M9
Telephone **Fax** **E-mail** **Website**	1-250-638-8108 1-250-638-7212 lsandhals@kermode.net
Purpose	Under an Employment Assistance Services (EAS) contract with HRDC, Northwest Training provides a variety of career counselling services such as: resume development, job search assistance, career assessment and training plans, labour market information, and access to job search services. Northwest also can help individuals access Targeted Wage Subsidies (TWS), Skills Development (SD), and other HRDC financial assistance programs. Northwest Training also provides job search sessions to BC benefits clients under a contract with the BC Ministry of Social Development and Economic Security.
Relationship to Other Programs	The organisation is closely tied to another entity, Northwest Counselling Centre Ltd. at the same location. The Counselling Centre offers services and a series of seminars in anger management, stress management, communication skills, coping with change, family violence, creating healthy emotions, and building self-esteem.

Date: June 20, 2000

Terrace Agency #4	Skeena Native Development Society (SNDS)
Contact Name	Clarence Nyce, Manager & CEO or Phyllis Adams, Administrative Assistant Skeena Native Development Society PO Box 418 Terrace, BC V8G 4B2
Telephone	1-250-635-8730
Fax	1-250-635-1414
E-mail	csamb@kermode.net
Website	

Purpose	The Skeena Native Development Society (SNDS), in partnership with HRDC, provides employment and training support to First Nations people. The SNDS was formally established in 1992 and was originally called the Skeena Aboriginal Management Board. The operational name used by SNDS is Pacific Northwest Employment Training and Development. The corporate objectives of the SNDS are to: • decrease the unemployment rate for First Nations people in both rural and urban areas; • provide funding, planning, employment counselling, and advisory support to First Nations people for employment and training opportunities; • encourage, select, and increase the number of First Nations people employed in the private sector; • encourage, assist, and facilitate the development of relevant and viable employment and training initiatives within each First Nations village and within the urban centres; and • effectively and accurately assess, monitor, and target specific job markets for skills enhancement.
Who Qualifies	First Nations individuals or First Nations organisations are eligible to apply. Individuals must be Employment Insurance (EI) eligible, i.e., presently receiving EI benefits or had been receiving EI benefits at any point in the past three years. The primary mandate of SNDS is to provide services directly related to employment and training development. SNDS gives first priority to those who are jobless and require training or assistance to enter or re-enter the job market. The second priority is to assist those who are currently in a job but require additional job skills. SNDS's role is to assist those who do not have attractive marketable skills and to train individuals to access and acquire long-term meaningful employment. The SNDS service area encompasses the Skeena and Kitimat watersheds and the Queen Charlotte Islands/Haida Gwaii, an area that includes twenty-five villages and five urban centres.
Program Term	SNDS has signed with HRDC a five year Aboriginal Human Resources Development Agreement (AHRDA) that spans the years 1999/00 to 2003/04.

Type of Assistance	SNDS offers advisory, planning, and funding support to First nations people on an individual basis for skills and job market training and re-training, apprenticeship training, and employment readiness for the public and private sectors. SNDS can provide project-based training and service support to First Nations organisations. Funding is available for up to one year. University transfer programs are not funded.
Application Process	Individuals can contact the SNDS office for an application form. Organisations can contact the SNDS office to work with a training field officer to develop a proposal.
Deadline(s)	Applications are accepted throughout the year.
Project Selection Criteria	Priority is given to situations that increase and enhance marketable job skills. Specific funding priorities are: private sector job placement, apprenticeship trades training, displaced workers, underskilled workers with recurring unemployment, unskilled youth who risk recurring unemployment, and youth in school.

Date: June 20, 2000

Terrace Agency #5	Terrace and District Community Services Society
Contact Name	Mike Beausoleil Terrace and District Community Services Society 1-3215 Eby Street Terrace, BC V8G 2X6
Telephone **Fax** **E-mail** **Website**	1-250-635-3178 1-250-635-6319
Purpose	The Society is an umbrella organisation that oversees a variety of economic, social, healthy, and recreation programs. The society subcontracts with local organisations to deliver specific programs. For example, Interconnect delivers the Society's EAS and Skill Development contracts with HRDC

Date: June 20, 2000

Appendix D

Service Delivery in Prince Rupert

Prince Rupert Agency #1	Community Futures Development Corporation of the Pacific Northwest
Contact Name	Maynard Angus, Manager CFDC Pacific Northwest 200-515 Third Avenue West Prince Rupert BC V8J 1L9
Telephone **Fax** **E-mail** **Website**	1-250-622-2332 1-250-622-2334 cfdcpnw@citytel.net

Purpose	Community Futures Development Corporations operate in rural (non-metropolitan) areas of Western Canada to promote community economic development and to provide counselling and financing for small businesses. CFDCs are independent, non-profit corporations run by volunteer Boards of Directors and supported by salaried staff. There are 35 CFDCs operating in BC.
Who Qualifies	Businesses (new and existing) and communities that lie within the CFDC service area are eligible for assistance. Businesses seeking financing are expected to contribute to local economic growth. CFDC Pacific Northwest serves the Prince Rupert area.
Type of Assistance	CFDCs offer: help in assessing, planning, and implementing development strategies; business counselling, planning, and information services; and access to business loans. Loan amounts of up to $125,000 are approved by the CFDC Board of Directors. Loans are fully repayable and are negotiated at competitive interest rates.
Application Process	Contact the CFDC office
Relationship to Other Programs	The CFDC uses TRICORP for due diligence services on all of its loans.
For More Information	See the Community Futures website: www.communityfutures.ca or contact WD: Western Economic Diversification Canada 700-601 West Hastings Street Vancouver, BC V6B 5G9 Tel: 1-604-666-6256 or toll-free 1-888-338-9378 Fax: 1-604-666-2353

Date: June 20, 2000

Prince Rupert Agency #2	The Edge Youth Society
Contact Name	Sharon Trim The Edge Youth Society 290-309 2nd Avenue West Prince Rupert, BC V8J 3T1
Telephone	1-250-624-8445
Fax	1-250-624-8443
E-mail	edge@citytel.net
Website	www.citytel.net/theedge

Purpose	The Edge Youth Services provides career exploration and employment placement services for youth. The mandate of the Edge is to address the employment needs of North Coast youth by: • providing job search skills and job readiness training, • increasing the awareness of career options and opportunities • supplying resource materials, and • acting as an employment liaison between community partners and businesses to create economic opportunities
Who Qualifies	Individuals aged 15 to 29 years of age who live in the Prince Rupert and Port Edward areas are eligible to access the services of the Edge
Program Term	Year-to-year
Funding Amount & Sources	The Edge receives core funding from Human Resources Development Canada (HRDC) under its Employment Benefits and Support Measures program to provide employment services to youth in the Prince Rupert and Port Edward service areas. In the 1999/2000 fiscal year, the contract amount was $125,000
Type of Assistance	The Edge provides a dedicated agency for youth employment services in Prince Rupert. It provides a number of core activities under its HRDC contract, including: • career planning, assistance, and referrals; • resume writing and interview preparation; • summer youth counsellors • the Casual Job Bank; • Internet access; and • other job search services, e.g., copying resumes, job-related fax services, etc.
Relationship to Other Programs	The Edge will refer clients to the appropriate agencies in the area, e.g., the North Coast Community Skills Centre, Hecate Strait Employment Development Society, etc. BC Benefits clients, those receiving Income Assistance, have the option of using the job search and resume assistance services of the Edge.
Comments	The youth client base is a difficult client group to serve and requires a different approach to service delivery. The Edge provides an informal environment and one-on-one attention to help youth feel at ease and to prepare them for the job exploration process.

For More Information	See the website. An evaluation of the organisation has been completed. See GS Gislason & Associates, Ltd. *Leading Edge: Program Review of the Edge Youth Society*, March 17, 2000

Date: June 20, 2000

Prince Rupert Agency #3	Hecate Strait Employment Development Society
Contact Name	Leslie Hermanson Hecate Strait Employment Development Society 612 2nd Avenue West Prince Rupert, BC V8J 1H2
Telephone	1-250-624-9498
Fax	1-250-627-4397
E-mail	seb@citytel.net
Website	www.citytel.net/selfemployment

Purpose	The Hecate Strait Employment Development Society's mandate is to provide employment opportunities and training. The Society delivers several programs including the Self-Employment benefits (SEB) program, a federal government initiative intended to assist past and present Employment Insurance (EI) recipients to become self-employed. The goal of the self-employment program is to help people establish an income generating business that will allow them to be self-sufficient and independent. The SE program provides: 1) assistance in the preparation of a business plan, 2) small business training, 3) counselling in all aspects of starting or taking over a business, 4) use of resource library, a public computer with Internet and word processing and 5) income support for 36 weeks.
Who Qualifies	To be eligible for the SEB program , one must: • be receiving EI benefits or had an EI claim in the past 3 years (so-called "Reachback" clients) or had a maternity/parental claim in the past 5 years. • reside and be operating the business in the area of Prince Rupert, Port Edward, Queen Charlotte Islands/Haida Gwaii or the surrounding North Coast villages. • have not participated in the self-employment assistance program by HRDC in the last 5 years. • have a new independent business not funded on a commission basis (clients must be the 50% + owner/manager of the business and agree to work full time or a minimum of 30 hours per week). • provide a business plan, which is accepted by the Hecate Strait Selection Committee, showing potential for long-term self-employment (in certain cases some business equity may be required)
Program Term	year to year
Funding Amount & Sources	provided by HRDC
Type of Assistance	Hecate Strait provides business training and mentoring, and financial assistance. The Society provides one-on-one business planning assistance or a 3-4 week business planning course. Once clients have a business plan accepted and have signed an agreement with the Government of Canada they are eligible for funding: a) established EI claim - receive $250 per week to work full-time on establishing the business (EI claim plus SEB funding period to 36 weeks) b) reachback client - receive $250 per week to work full-time on establishing the business for 36 weeks.

Application Process	Contact the Hecate Strait Employment Development Society.
Deadline(s)	Self-employment clients are accepted on a monthly basis. There is a maximum of four clients per month, only one of whom can be a "reachback" client.
Project Selection Criteria	As determined by the Hecate Strait Employment Development Society
Sample Project	(1) bed and breakfast (2) sport fishing/ecotourism (3) mini-golf (4) retail gift store
Relationship to Other Programs	Hecate Strait is also delivery agent to other programs: 1) Early Intervention Program - available to Income Assistance recipients to help them get back into the workforce; 2) Job Start Program - a wage subsidy program to youth between ages of 17 and 24 that pays one-half of minimum wage to new employees; 3) Training Works program - opportunity for BC Benefits participants and employers to design a training plan; and 4) Women's Enterprise Society of BC - facilitates small business loans on behalf of WESBC (see separate program listing)

Date: June 20, 2000

Prince Rupert Agency #4	North Coast Community Skills Centre (NCCSC)
Contact Name	Paula Mojak or Wendy Prystay North Coast Community Skills Centre 309 2nd Avenue West, Suite 363 Prince Rupert, BC V8J 3T1
Telephone **Fax** **E-mail** **Website**	1-250-624-9293 1-250-624-9346 ncccsc@citytel.net www.northcoast.bc.ca
Purpose	The North Coast Community Skills Centre (NCCSC) offers a client-centred approach to learning. Programs have flexible start dates and extended hours.
Funding Amount & Sources	Funded by the BC Ministry of Advanced Education, Training, and Technology, Human Resources Development Canada, Forest Renewal BC, and others.
Type of Assistance	The NCCSC offers introductory, intermediate, and advanced computer training to improvise on-the-job skills or help improve knowledge, skills, and readiness for employment.
Relationship to Other Programs	The North Coast Community Skills Centre is one of twenty Community Skills Centres in British Columbia. Each Skills Centre is community driven and has evolved according to the needs of the community in which they are located. Each Skills Centre is managed by a volunteer board representing a wide range of community agencies, interest groups and other stakeholders. Direct community involvement helps to ensure that training programs meet the needs of business, industry, labour, equity groups, and the community economic development strategy.
For More Information	Community Skills Centres Consortium of BC 1001 Columbia Street New Westminster, BC V3M 1C4 Tel: 1-604-517-6150 Fax: 1-604-517-6169 website: www.skills.bc.ca

Date: June 20, 2000

Prince Rupert Agency #5	Northwest Community College
Contact Name	Beth Davies Northwest Community College 130-1st Avenue West Prince Rupert, BC V8J 1A8
Telephone	1-250-624-6054
Fax	1-250-624-4920
E-mail	bdavies@nwcc.bc.ca
Website	www.nwcc.bc.ca
Purpose	Northwest Community College was first established in 1975. There are now six campuses within the college's region of the Skeena Valley and the Queen Charlotte Islands. The Prince Rupert centre services Prince Rupert, Port Edward, and the North Coast villages. Full-time programs at the Prince Rupert campus include university credit, welding, business administration, career and college preparation, and English as a Second Language Training. The college partners with HRDC and the Province in providing Skill Development (including Adult Basic Education or ABE), assisted job search (half-day to 2-4 week sessions), and vocational training, such as office skills, Word, etc.

Date: June 20, 2000

Prince Rupert Agency #6	Tribal Resources Investment Corporation (TRICORP)
Contact Name	Greg Hazel or Barb Main TRICORP 217 3rd Avenue West Prince Rupert, BC V8J 1L2
Telephone **Fax** **E-mail** **Website**	1-250-624-3535 or toll free 1-800-665-3201 1-250-624-3883 tricorp@rapidnet.bc.ca www.tricorp.ca
Purpose	The mission of TRICORP is to facilitate the development of autonomy, resources, and economies for First Nations people by providing loans to support individual business initiatives. TRICORP was established in 1990 as an Aboriginal Capital Corporation and administers a revolving loan fund which is operated to be self-supporting, that is principal repayments return to the fund for re-lending. In 1995, TRICORP launched Tillicum Business Development as a free-standing, non-profit small business loans program. TRICORP also manages funds for the First Citizens' Fund on behalf of the BC Ministry of Aboriginal Affairs and delivers the Aboriginal Business Canada program of business contributions (see separate program listings).
Who Qualifies	TRICORP's lending area in Northwest BC extends from Haida Gwaii/Queen Charlotte Islands to Prince George, including the Nass River area, Highway 37 north, and Fort St. James. Applicants must be of aboriginal descent and activities funded must take place within the region. Projects on-reserve require written support of the Band's development corporation. Projects involving band lands or resources require written support of the Band Council. In addition, eligibility varies depending on the type of loan or assistance requested. TRICORP loans are available to individuals, groups, partnerships, organizations cooperatives, and corporations. New and existing businesses are eligible and funds may be used for capital financing, operating loans, or bridge financing. In contrast, Tillicum loans are available to people of both aboriginal and non-aboriginal ancestry. Applicants must reside in the Prince Rupert area or in the surrounding villages. (The service area for Tillicum loans is smaller than the service area for TRICORP loans.)
Program Term	On-going
Funding Amount & Sources	TRICORP makes about 50 loans per year totalling $2.5 to $3.0 million per year. The funding base for TRICORP loans is $7 million compared to the $1.5 million funding base for the Tillicum loans.
Type of Assistance	For TRICORP loans, the maximum funding is $300,000 or 75% of the total project (whichever is less). Applicants require a minimum of 10% equity contribution. Interest rates for loans are not less than the prime lending rate. The base lending rate is 11% with adjustments (higher or lower) depending on project risk.

	The maximum loan available from Tillicum is $150,000 or 75% of total project costs. Interest rates vary depending on project risk. Applicants require a minimum of 15% cash equity
Application Process	Contact the TRICORP office. Applications for TRICORP loans, Tillicum loans, the First Citizen's Fund, and Aboriginal Business Canada contributions are available on the TRICORP website. A business toolkit with information on preparing business plans is also available on-line.
Deadline(s)	Applications are accepted at any time.
Project Selection Criteria	Loan applications and projects are evaluated based on viability, creation of permanent jobs and reduction of unemployment, and facilitation of business ownership among First Nations people.
Relationship to Other Programs	In addition to the loans programs, TRICORP offers community economic development consulting services and financial and business management services. TRICORP provides due diligence on all loans provided by the local Community Futures Development Corporation.

Date: June 20, 2000